

FIG. 1

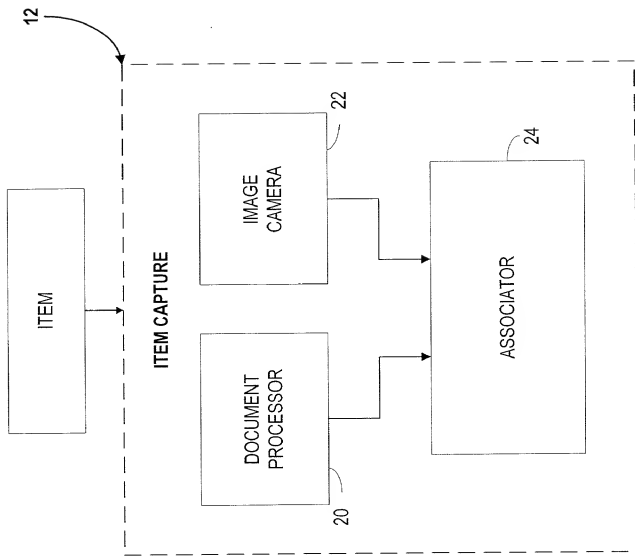
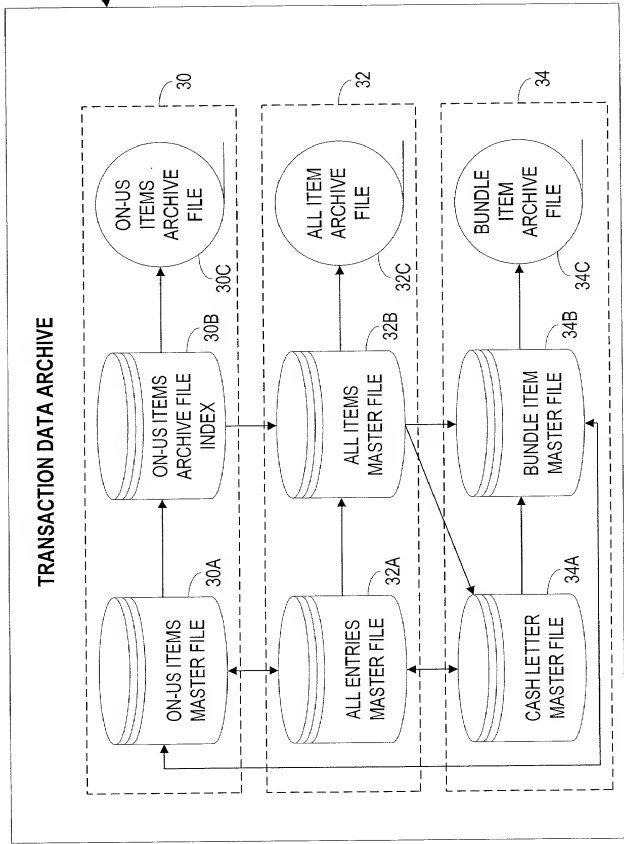


FIG. 2



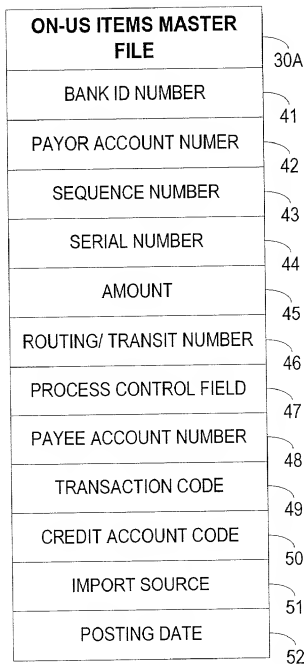


FIG. 4

| | |
|---|-----|
| ON-US ITEMS ARCHIVE FILE INDEX | 30B |
| BANK ID NUMBER | 55 |
| PAYOR ACCOUNT NUMBER | 56 |
| POSTING DATE | 57 |

FIG. 5

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01 AEMF-RECORD.
05 AEMF-KEY.
    10 AEMF-KEY-APPL-SITE                                PIC X(03) .
        88 AEMF-KEY-APPL-SITE-CHR                        VALUE 'CHR' .
        88 AEMF-KEY-APPL-SITE-CVL                        VALUE 'CVL' .
        88 AEMF-KEY-APPL-SITE-RAL                        VALUE 'RAL' .
        88 AEMF-KEY-APPL-SITE-COL                        VALUE 'COL' .
        88 AEMF-KEY-APPL-SITE-ATL                        VALUE 'ATL' .
    10 AEMF-KEY-APPL-DATE.
        20 AEMF-KEY-APPL-DATE-YYYY                       PIC X(02) .
        20 AEMF-KEY-APPL-DATE-MM                         PIC X(01) .
        20 AEMF-KEY-APPL-DATE-DD                         PIC X(01) .
    10 AEMF-KEY-CAPT-SORT                                PIC X(01) .
    10 AEMF-KEY-CAPT-ENTRY-NUMB                          PIC X(02) .
    10 AEMF-KEY-RECD-NUMB                                PIC X(03) COMP-3.
05 AEMF-ENTRY-DATA.
    10 AEMF-ENTRY-CAPT-DATE.
        20 AEMF-ENTRY-CAPT-DATE-YYYY                     PIC X(02) .
        20 AEMF-ENTRY-CAPT-DATE-MM                       PIC X(01) .
        20 AEMF-ENTRY-CAPT-DATE-DD                       PIC X(01) .
    10 AEMF-ENTRY-CAPT-CYCLE                             PIC X(01) .
    10 AEMF-ENTRY-LOW-SEQU                               PIC X(06) .
    10 AEMF-ENTRY-HGH-SEQU                               PIC X(06) .
    10 AEMF-ENTRY-PASS-NUM                              PIC X(01) .
    10 AEMF-ENTRY-STR-TYPE                              PIC X(01) .
    10 AEMF-ENTRY-SUBSET-ID                             PIC X(03) .
    10 AEMF-ENTRY-NUMB-BLOCKS                           PIC 9(07) COMP-3.
    10 AEMF-ENTRY-NUMB-BATCHS                           PIC 9(07) COMP-3.
    10 AEMF-ENTRY-NUMB-ITEMS                             PIC 9(07) COMP-3.
    10 FILLER                                            PIC X(10) .
05 AEMF-BLOCK-DATA OCCURS 0 TO 20 TIMES DEPENDING ON
AEMF-ENTRY-NUMB-BLOCKS.
    10 AEMF-BLOCK-SEQU-NUMB                              PIC X(06) .
    10 AEMF-BLOCK-AMOUNT                                PIC X(05) .
    10 AEMF-BLOCK-CAS-TYPE                              PIC X(02) .
    10 AEMF-BLOCK-TRACER-RT                             PIC X(04) .
    10 AEMF-BLOCK-TRACER-ACCT                           PIC X(07) .
    10 AEMF-BLOCK-NUMB-ITEMS                             PIC 9(06) COMP-3.
    10 AEMF-BLOCK-AMOUNT-STATUS                          PIC X(01) .
        88 AEMF-BLOCK-AMOUNT-RECD-INBAL                  VALUE 'I' .
        88 AEMF-BLOCK-AMOUNT-RECD-OUTBAL                  VALUE 'O' .
    10 FILLER                                            PIC X(09) .
05 AEMF-BATCH-DATA OCCURS 0 TO 1000 TIMES DEPENDING ON
AEMF-ENTRY-NUMB-BATCHS.
    10 AEMF-BATCH-BLOCK-SEQU-NUMB                       PIC X(06) .
    10 AEMF-BATCH-BLOCK-NUMB                             PIC X(06) .
    10 AEMF-BATCH-AMOUNT                                PIC X(05) .
    10 AEMF-BATCH-NUMB-ITEMS                             PIC 9(06) COMP-3.
    10 AEMF-BATCH-AMOUNT-STATUS                          PIC X(01) .
        88 AEMF-BATCH-AMOUNT-RECD-INBAL                  VALUE 'I' .
        88 AEMF-BATCH-AMOUNT-RECD-OUTBAL                  VALUE 'O' .
    10 FILLER                                            PIC X(09) .

```

FIG. 6

☐ 1. The first step in the process of creating a new product is to identify a market need.

FIG. 7

```

05 AIMP-KEY.
10 AIMP-KEY-APPL-SITE
88 AIMP-KEY-APPL-SITE-CHR VALUE 'CHR'.
88 AIMP-KEY-APPL-SITE-CVL VALUE 'CVL'.
88 AIMP-KEY-APPL-SITE-RAL VALUE 'RAL'.
88 AIMP-KEY-APPL-SITE-COL VALUE 'COL'.
88 AIMP-KEY-APPL-SITE-ATL VALUE 'ATL'.
10 AIMP-KEY-APPL-DATE
20 AIMP-KEY-APPL-DATE-YYYY PIC X(02).
20 AIMP-KEY-APPL-DATE-MM PIC X(01).
20 AIMP-KEY-APPL-DATE-DD PIC X(01).
10 AIMP-KEY-ENTRY PIC X(02).
10 AIMP-KEY-LAST-SEQU.
20 AIMP-KEY-LAST-SEQU-PREF PIC X(01).
20 AIMP-KEY-LAST-SEQU-SORT PIC X(01).
20 AIMP-KEY-LAST-SEQU-NUMB PIC X(04).
10 AIMP-KEY-RECD-NUMB PIC 9(05) COMP-3.
10 AIMP-KEY-RECD-TYPE PIC X(01).
88 AIMP-KEY-RECD-CONT VALUE 'C'.
88 AIMP-KEY-RECD-END VALUE '.'.
05 AIMP-BATCH-DATA.
10 AIMP-BATCH-CAPT-DATE-YYYYMMDD,
20 AIMP-BATCH-CAPT-DATE-YYYY PIC X(02).
20 AIMP-BATCH-CAPT-DATE-MM PIC X(01).
20 AIMP-BATCH-CAPT-DATE-DD PIC X(01).
10 AIMP-BATCH-CAPT-CYCLE PIC X(01).
10 AIMP-BATCH-NUMB-ITEMS PIC 9(07) COMP-3.
05 AIMP-ITEM-DATA.
10 AIMP-ITEM
OCCURS 0 to 350
DEPENDENT ON AIMP-BATCH-NUMB-ITEMS.
15 AIMP-ITEM-REC-SEQUENCE PIC X(06).
15 AIMP-ITEM-REC-SERIAL PIC X(05).
15 AIMP-ITEM-REC-TRAN-TYPE PIC X(02).
88 AIMP-ITEM-TRAN-ORUS-BLOCK VALUE X'60F5'
X'62F5'
X'0CF5'.
88 AIMP-ITEM-TRAN-ORUS-BATCH VALUE X'60F4'
X'62F4'
X'88F4'
X'0CF4'.
88 AIMP-ITEM-TRAN-ORUS-CR VALUE X'1400'
X'1C00'.
88 AIMP-ITEM-TRAN-ORUS-BTEC-CR VALUE X'1600'
X'1E00'.
88 AIMP-ITEM-TRAN-ORUS-DB VALUE X'1000'
X'1800'
X'5000'.
88 AIMP-ITEM-TRAN-ORUS-BTEC-DB VALUE X'1200'
X'1A00'.
88 AIMP-ITEM-TRAN-TRAN-DB VALUE X'0000'
X'0800'
X'2000'
X'4000'.
88 AIMP-ITEM-TRAN-TRAN-BTEC-DB VALUE X'0200'
X'0A00'
X'2200'
X'2A00'.
15 AIMP-ITEM-RT PIC X(04).
15 AIMP-ITEM-ACCT PIC X(07).
15 AIMP-ITEM-PC PIC X(03).
15 AIMP-ITEM-AMT PIC X(05).
15 AIMP-ITEM-CPUID PIC X(02).
15 AIMP-ITEM-CPCS-TYPE PIC X(01).
15 AIMP-ITEM-USER PIC X(01).
15 AIMP-ITEM-POCKET PIC X(01).
15 AIMP-ITEM-CR-RT PIC X(04).
15 AIMP-ITEM-CR-ACCT PIC X(07).
15 AIMP-ITEM-CR-SEQU PIC X(06).
15 AIMP-ITEM-AMT-STATUS PIC X(01).
88 AIMP-ITEM-AMT-OK VALUE '.'.
15 FILLER PIC X(05).
15 AIMP-ITEM-DATA-TYPE PIC X(01).
88 AIMP-ITEM-NUMB-NONE VALUE '.'.
88 AIMP-ITEM-NUMB-ORUS VALUE 'O'.
88 AIMP-ITEM-NUMB-TRANSIT VALUE 'T'.
15 AIMP-ITEM-NUMB-DATA PIC X(23).
15 AIMP-ITEM-ORUS-DATA REDEFINES
AIMP-ITEM-NUMB-DATA.
20 AIMP-ORUS-POST-ACCT PIC 9(15) COMP-3.
20 AIMP-ORUS-EXTR-ACCT PIC 9(15) COMP-3.
20 FILLER PIC X(07).
15 AIMP-ITEM-TRANSIT-DATA REDEFINES
AIMP-ITEM-NUMB-DATA.
20 AIMP-TRANS-BUNDLE-DATE PIC X(04).
20 AIMP-TRANS-BUNDLE-TIME PIC X(08).
20 AIMP-TRANS-BUNDLE-AMT PIC 9(09)V99 COMP-3.
20 AIMP-TRANS-BUNDLE-ENDPT PIC 9(09) COMP-3.

```

FIG. 8

AIMF - All Items Master File

AIMF Object Records

| | | | | | | | |
|-----|----------|---------------|----------|---------------|----------|---------------|----------------------|
| ATL | 19980102 | 9998 | 19980102 | 0076000011 | 01 | | |
| | 76000008 | Block Ticket | 76000008 | Batch Ticket | 76000013 | On-Us Credit | 76000014 On-Us Debit |
| | ... | | 76000214 | On-Us Debit | 76000215 | Transit Debit | |
| | 76000216 | On-Us Credit | 76000217 | Transit Debit | 76000218 | On-Us Debit | |
| ATL | 19980102 | 9999 | 19980102 | 0076000223 | 01 | | |
| | 77000220 | Block Ticket | 77000223 | Batch Ticket | 77000225 | On-Us Credit | 77000226 On-Us Debit |
| | 77000227 | Transit Debit | .. | | 77000327 | Transit Debit | |
| | 77000328 | On-Us Credit | 77000329 | Transit Debit | 77000330 | On-Us Debit | |

FIG. 9

| | | | | |
|----|--|-----|----------|---------|
| 01 | CLMF-RECORD. | | | |
| 05 | CLMF-KEY. | | | |
| 10 | CLMF-KEY-CL-PROC-SITE | PIC | X(03). | |
| 10 | CLMF-KEY-CL-PROC-DATE | PIC | 9(09) | COMP-3. |
| 10 | CLMF-KEY-CL-END-POINT | PIC | 9(09) | COMP-3. |
| 10 | CLMF-KEY-CL-AMNT | PIC | 9(13)V99 | COMP-3. |
| 10 | CLMF-KEY-CL-TIME | PIC | 9(07) | COMP-3. |
| 05 | CLMF-DATA. | | | |
| 10 | CLMF-KEY-SYST-DATE | PIC | 9(09) | COMP-3. |
| 10 | CLMF-KEY-ACLS-NUMB | PIC | 9(03) | COMP-3. |
| 10 | CLMF-CL-ABA-NUMBER | PIC | 9(09) | COMP-3. |
| 10 | CLMF-CL-DUE-FROM-ACCT | PIC | 9(15) | COMP-3. |
| 10 | CLMF-CL-NUMBER-BUNDLES | PIC | 9(05) | COMP-3. |
| 10 | CLMF-CL-NUMBER-ITEMS | PIC | 9(09) | COMP-3. |
| 10 | CLMF-CL-AVAIL-CODE | PIC | X(01). | |
| 10 | CLMF-CL-AVAIL-DATE | PIC | 9(09) | COMP-3. |
| 10 | FILLER | PIC | X(14). | |
| 05 | CLMF-CL-BUNDLE-DATA OCCURS 0 TO 400 TIMES DEPENDING ON | | | |
| | CLMF-BUNDLE-BUNDLES. | | | |
| 10 | CLMF-BUNDLE-AMNT | PIC | 9(13)V99 | COMP-3. |
| 10 | CLMF-BUNDLE-CPCS-NUMB | PIC | 9(03) | COMP-3. |
| 10 | CLMF-BUNDLE-ACLS-NUMB | PIC | 9(03) | COMP-3. |
| 10 | CLMF-BUNDLE-NUMB-ITEM | PIC | 9(07) | COMP-3. |
| 10 | CLMF-BUNDLE-BOLD-OVER | PIC | X(01). | |

FIG. 10

CLMF - Cash Letter Master File

| CLMF Key | | | | | Data Records |
|----------|----------|----------|---------------|--------|-------------------|
| ATL | 19980102 | 12345678 | 99,999,999.99 | hhmmss | 99,999,999,999.99 |
| | | | | | 99,999,999,999.99 |
| ATL | 19980102 | 12345678 | 99,999,999.99 | hhmmss | 99,999,999,999.99 |
| | | | | | 99,999,999,999.99 |

FIG. 11

```

01 BDMF-RECORD.
05 BDMF-KEY.
10 BDMF-VSM-KEY-APPL-SITE PIC X(03) .
88 BDMF-VSM-KEY-APPL-SITE-CHR VALUE 'CHR' .
88 BDMF-VSM-KEY-APPL-SITE-CVL VALUE 'CVL' .
88 BDMF-VSM-KEY-APPL-SITE-RAL VALUE 'RAL' .
88 BDMF-VSM-KEY-APPL-SITE-COL VALUE 'COL' .
88 BDMF-VSM-KEY-APPL-SITE-ATL VALUE 'ATL' .
10 BDMF-VSM-KEY-APPL-DATE.
20 BDMF-VSM-KEY-APPL-DATE-YYYY PIC X(02) .
20 BDMF-VSM-KEY-APPL-DATE-MM PIC X(01) .
20 BDMF-VSM-KEY-APPL-DATE-DO PIC X(01) .
10 BDMF-VSM-KEY-END-POINT PIC 9(08) .
10 BDMF-VSM-KEY-BUNDLE-AMNT PIC 9(13)V9 .
10 BDMF-VSM-KEY-BUNDLE-TIME PIC 9(07) .
10 BDMF-VSM-KEY-INT-SEQ-NUMB PIC 9(05) .
10 BDMF-VSM-KEY-RECD-NUMB PIC 9(05) .
10 BDMF-VSM-KEY-RECD-TYPE PIC X(01) .
88 BDMF-VSM-KEY-RECD-CONT VALUE 'C' .
88 BDMF-VSM-KEY-RECD-END VALUE ' ' .
05 BDMF-RECORD-DATA.
10 BDMF-VSM-BUNDLE-MCRE-SEQ PIC X(02) .
10 BDMF-VSM-BUNDLE-NUMB-ITEMS PIC 9(07) .
10 BDMF-VSM-RECORD-ITEMS PIC 9(07) .
10 BDMF-VSM-ENTRY PIC X(02) .
10 BDMF-VSM-ITEM-CYCLE PIC X(01) .
10 BDMF-VSM-PASS PIC X(01) .
10 BDMF-VSM-PASS-POCKET PIC X(04) .
10 BDMF-VSM-STRING-TYPE PIC X(01) .
10 BDMF-VSM-SUBSET-ID PIC X(03) .
10 FILLER PIC X(10) .
05 BDMF-VSM-ITEM-DATA.
10 BDMF-VSM-ITEM-DATA OCCURS 0 TO 550 TIMES
   DEPENDING ON BDMF-VSM-RECORD-ITEMS.
15 BDMF-VSM-REC-ITEM-TRAN-TYPE PIC X(02) .
15 BDMF-VSM-REC-ITEM-SEQUENCE PIC X(06) .
15 BDMF-VSM-REC-ITEM-SERIAL PIC X(05) .
15 BDMF-VSM-REC-ITEM-RETURN PIC X(01) .
15 BDMF-VSM-REC-ITEM-RT PIC X(04) .
15 BDMF-VSM-REC-ITEM-ACCT PIC X(07) .
15 BDMF-VSM-REC-ITEM-PC PIC X(03) .
15 BDMF-VSM-REC-ITEM-AMT PIC X(05) .
15 BDMF-VSM-REC-ITEM-BUNDLE-SEQU PIC X(02) .
15 BDMF-VSM-REC-ITEM-AMT-STATUS PIC X(01) .
88 BDMF-VSM-REC-ITEM-ITEM-AMT-OK VALUE ' ' .
15 FILLER PIC X(14) .

```

FIG. 12

BIMF - Bundle Item Master File

| <u>BIMF Key</u> | | | | | <u>Data Records</u> | |
|-----------------|----------|----------|---------------|-------------------|---------------------|------------------------|
| ATL | 19980102 | 12345678 | 99,999,999.99 | hhmmss 1234500001 | ' ' | 76000215 Transit Debit |
| | | | | | | 76000217 Transit Debit |
| ATL | 19980102 | 12345678 | 99,999,999.99 | hhmmss 1234500001 | ' ' | 77000227 Transit Item |
| | | | | | | ... |
| | | | | | | 77000327 Transit Item |
| | | | | | | 77000329 Transit Item |

FIG. 13

FIG. 15

| ON-US ITEM IMAGE DATABASE | |
|---------------------------|-----|
| IMAGE DATE | 143 |
| BANK ID NUMBER | 151 |
| ACCOUNT NUMBER | 152 |
| SEQUENCE NUMBER | 153 |
| SORTER ID NUMBER | 154 |
| SORTER CYCLE | 155 |
| IMAGE DATA | 156 |
| | 157 |

FIG. 16

| TRANSMIT ITEM IMAGE DATABASE | |
|------------------------------|-----|
| IMAGE DATE | 144 |
| SEQUENCE NUMBER | 161 |
| SORTER ID NUMBER | 162 |
| SORTER CYCLE | 163 |
| IMAGE DATA | 164 |
| | 165 |

FIG. 17

| WHITE PAPER IMAGE DATABASE | |
|----------------------------|-----|
| IMAGE DATE | 145 |
| BANK ID NUMBER | 171 |
| ACCOUNT NUMBER | 172 |
| SEQUENCE NUMBER | 173 |
| SORTER ID NUMBER | 174 |
| SORTER CYCLE | 175 |
| IMAGE DATA | 176 |
| | 177 |

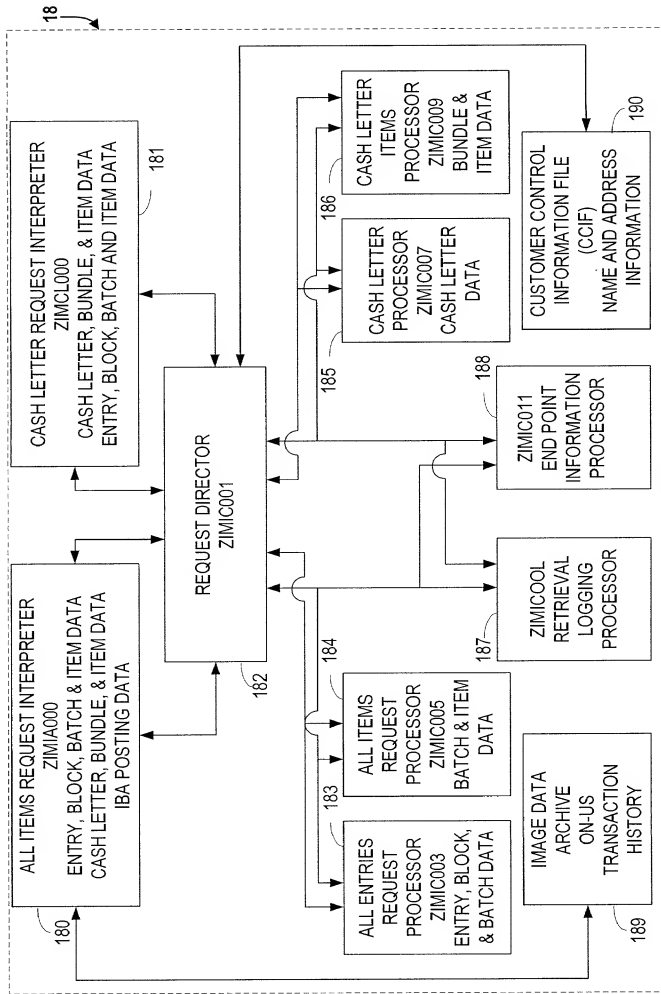


FIG. 18

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| IMAI | | Item Capture Research System | |
|------|------------------|------------------------------|-------------|
| | | Entry and Item Retrieval | |
| 191A | MESSAGE | ENTER SEARCH CRITERIA | |
| 191B | Capture Site | ATL | |
| 191C | Capture Date | 19980102 | To 19980102 |
| 191D | Post Date | 19980102 | To 19980102 |
| | Entry | 000001 | To 999999 |
| | Sequence Number | 00SS00000000 | |
| | | -----Or----- | |
| | Debit/Credit/All | X | |
| | Item Amount | 99,999,999.99 | |
| 191E | RT | 9999999999 | |
| | Account | 99999999999999 | |
| 191F | Obtain CCIF | X | |

CLEAR-END PF12-HELP

FIG. 19

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| IMAI | | Item Capture Research System | | | | | |
|--------------|--------------|------------------------------|---------------------|----------------------|-----------------|------------------|----------------|
| Capture Site | | ENTRY LISTING | | | | | |
| MESSAGE | | SELECT ENTRY | | | | | |
| S | Capture Date | Entry Number | Low Sequence Number | High Sequence Number | Blocks In Entry | Batches In Entry | Items In Entry |
| - | 19980102 | 000001 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000002 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000003 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000004 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000005 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000006 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000007 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000008 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000009 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000001 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000002 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000003 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000004 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000005 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000006 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000007 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000008 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |
| - | 19980102 | 000009 | 00SS12345678 | 00SS12345678 | 999999 | 999999 | 999999 |

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD

FIG. 20

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| IMAI | | Item Capture Research System | | | | |
|---------------|----------|------------------------------|----------------|------|----|-------------------------|
| Capture Site | | Block/Batch Listing | | | | |
| MESSAGE | | SELECT BLOCK | | | | |
| Entry Number | 9999 | String Type | 99 | Pass | 99 | Blocks In Entry 999999 |
| Capture Date | 19980102 | Post Date | 19980102 | | | Batches In Entry 999999 |
| Capture Cycle | 99 | Subset | 999999 | | | Items In Entry 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | | | |

| Block Sequence | Block | Batch Sequence | Batch | CAS | Items In |
|----------------|---------------|----------------|---------------|------|----------|
| S Number | Amount | Number | Amount | Type | Batch |
| 007600000000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| 007600010000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| 007600020000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| 007600030000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| 007600040000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| 007600050000 | 99,999,999.99 | 00SS12345678 | 99,999,999.99 | 9999 | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |
| | | 00SS99999999 | 99,999,999.99 | | 999999 |

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD

Block and batch amounts will be highlighted if they are not in balance with all of the respective items

FIG. 21

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| IMAI | | Item Capture Research System | | | | | |
|---------------|--------------|------------------------------|----------------|------|----|------------------|--------|
| Capture Site | | Block/Batch Detail | | | | | |
| MESSAGE | | SELECT ITEM | | | | | |
| Entry Number | 9999 | String Type | 99 | Pass | 99 | Blocks In Entry | 999999 |
| Capture Date | 19980102 | Post Date | 19980102 | | | Batches In Entry | 999999 |
| Capture Cycle | 99 | Subset | 999999 | | | Items In Entry | 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | | | CAS Type | 9999 |
| Block Number | 007600000008 | Block Amt | 99,999,999.99 | | | Num Items | 999999 |
| Batch Number | 007600000011 | Batch Amt | 99,999,999.99 | | | Num Items | 999999 |

| Sequ | DB/ Trn | | | | | Serial |
|--------------|---------|----------|----------------|---------------|--|------------|
| S. Number | CR Typ | RT | Account | Amount | | Number |
| 007600000008 | BK BK | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000011 | BH BH | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000013 | CR ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000014 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000015 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000016 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000017 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000018 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000019 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000099 | DB TR | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000019 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000019 | DB ON | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |
| 007600000099 | DB TR | 12345678 | 12345678901234 | 99,999,999.99 | | 1234567890 |

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD

Block and batch amounts will be highlighted if they are not in balance with all of the respective items.

FIG. 22

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IMAI Item Capture Research System
 Capture Site ATL On-Us Item Detail
 MESSAGE

| | | | | | | | |
|---------------|--------------|-------------|----------------|------|----|------------------|--------|
| Entry Number | 9999 | String Type | 99 | Pass | 99 | Blocks In Entry | 999999 |
| Capture Date | 19980102 | Post Date | 19980102 | | | Batches In Entry | 999999 |
| Capture Cycle | 99 | Subset | 999999 | | | Items In Entry | 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | | | CAS Type | 9999 |
| Block Number | 007600000008 | Block Amt | 99,999,999.99 | | | Block Items | 999999 |
| Batch Number | 007600000011 | Batch Amt | 99,999,999.99 | | | Batch Items | 999999 |

| Sequ Number | DB/ | Trn | | | Account | Amount | Serial Number |
|----------------|-----|-----|----------|----------------|---------------|------------|------------------|
| 007600000099 | DB | ON | 12345678 | 12345678901234 | 99,999,999.99 | 1234567890 | |

Image Key yyyymmddrrsssssscc
 PC 123456
 CPU ID 9999 CPCS Type 99 User Byte 99 Pocket 99
 Posting Account 9999999999999999
 Extract Account 9999999999999999
 Account Name XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Credit RT 9999999999
 Credit Account 9999999999999999
 Credit Sequence 00SS12345678
 Credit Account Name XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 CLEAR-END PF03-RETURN PF11-ON-US ARCHIVE

Block and batch amounts will be highlighted if they are not in balance with all of the respective Items

FIG. 23

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| IMAI | | Item Capture Research System | | | |
|-------------------------------------|--|--------------------------------------|----------------|------------------|--------|
| Capture Site | MST | On-Us Archive Item Detail | | | |
| MESSAGE | | | | | |
| Entry Number | 9999 | String Type | 99 | Pass | 99 |
| Capture Date | 19980102 | Post Date | 19980102 | Blocks In Entry | 999999 |
| Capture Cycle | 99 | Subset | 999999 | Batches In Entry | 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | Items In Entry | 999999 |
| Block Number | 007600000008 | Block Amt | 99,999,999.99 | CAS Type | 9999 |
| Batch Number | 007600000011 | Batch Amt | 99,999,999.99 | Block Items | 999999 |
| | | | | Batch Items | 999999 |
| ----- Associated Posting Data ----- | | | | | |
| IBA Status | XXXX | Tran Type | XXXX | | |
| Source | XXXXXXXXXX | Product Type | XXX | | |
| Post Date | YYYYMMDD | Effective Date | YYYYMMDD | | |
| Sequence | XXXXXXXXXXXXXXXXXXXX | Number Of Items | 999999 | | |
| Tran Code | 9999 | Tran Amount | 999,999,999.99 | | |
| Total Float | 999,999,999.99 | Day 0 Float | 999,999,999.99 | | |
| Day 1 Float | 999,999,999.99 | Day 2 Plus Float | 999,999,999.99 | | |
| Ledger Bal | 999,999,999.99 | Collected Balance | 999,999,999.99 | | |
| Description | XX | | | | |
| Except Code | 99999 | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | |
| To Account | 9999999999999999 | From Account | 99999999999999 | | |
| Credit Bank | 999 | Credit Account | 99999999999999 | | |
| Credit Sequ | 99999999999999 | | | | |
| CLEAR-END PF03-RETURN | | | | | |

FIG. 24

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| IMAI | | Item Capture Research System | | | | | |
|---------------|--------------|------------------------------|----------------|------|----|------------------|--------|
| Capture Site | | Transit Item Detail | | | | | |
| MESSAGE | | | | | | | |
| Entry Number | 9999 | String Type | 99 | Pass | 99 | Blocks In Entry | 999999 |
| Capture Date | 19980102 | Post Date | 19980102 | | | Batches In Entry | 999999 |
| Capture Cycle | 99 | Subset | 999999 | | | Items In Entry | 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | | | CAS Type | 9999 |
| Block Number | 007600000008 | Block Amt | 99,999,999.99 | | | Block Items | 999999 |
| Batch Number | 007600000011 | Batch Amt | 99,999,999.99 | | | Batch Items | 999999 |

| Sequence Number | DB/CR | Trn Typ | RT | Account | Amount | Serial Number |
|--------------------------------|--------------------------------------|--------------------------------------|----------|----------------|----------------|---------------|
| 007600000019 | DB | TRN | 12345678 | 12345678901234 | 99,999,999.99 | 1234567890 |
| Image Key yyyymmddrrsssssssscc | | | | | | |
| PC 123456 | | | | | | |
| CPU ID | 9999 | GPCS Type | | 99 | User Byte | 99 Pocket 99 |
| End Point | 123456789 | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | | |
| Bundle Date | yyymmdd | Bundle Time | hhmmss | Bundle Amt | 999,999,999.99 | |
| Credit RT | 9999999999 | | | | | |
| Credit Account | 99999999999999 | | | | | |
| Credit Sequence | 00SS12345678 | | | | | |
| Credit Account Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | | | |

CLEAR-END PF03-RETURN PF11-CASH LETTER

FIG. 25

FIG. 26

NEW

FIG. 27

[illegible]

FIG. 28

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IMCL Item Capture Research System
Capture Site ATL Cash Letter Retrieval
MESSAGE
Date 19980102 To 19980102
End Point 000000000
C.L./Bundle Flag X
C.L./BundleAmt 0,000,000,000,000.00 To 9,999,999,999,999.99
Item Amt 00000000.00 Before Amt 00000000.00 After Amt 00000000.00

Clear-End

[illegible][illegible]

FIG. 3D

[illegible]

FIG. 31

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| IMCL | | Item Capture Research System | |
|-----------------------|----------------|------------------------------|------------------------------|
| Capture Site | ATL | Bundle Listing | |
| MESSAGE | Select Bundle | | |
| S | Bundle Date | Bundle Time | Number Of Items In Bundle |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| - | 19980102 | HHMMSS | 999,999,999.99 |
| CLEAR-END PF03 RETURN | | PF07-BACKWARD | PF08-FORWARD |

FIG. 32

2005704 0440

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| IMCL | | Item Capture Research System | | | |
|--------------|--------------------------------------|--------------------------------------|-------------|------------|----------------------|
| Capture Site | | Cash Letter Bundle Detail | | | |
| MESSAGE | ATL | | | | |
| End Point | Select Item | | | | |
| | 999999999 | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | |
| C.L. Date | 19980102 | C.L. Time | HHMMSS | C.L. Amt | 9,999,999,999,999.99 |
| C.L. Bundles | 999999 | C.L. ABA | 999999999 | Due From | 99999999999999 |
| CCIF Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | | |
| C.L. Items | 999999 | Avail Code | 9 | Avail Date | 19980102 |
| Schedule | 999 | System Date | 19980102 | Entry | 9999 |
| Bundle Date | 19980102 | Bundle Time | HHMMSS | Bundle Amt | 999,999,999.99 |
| Pass Pocket | 99-99-99-99 | Pass | 99 | String | 9 |
| Item Amt | 99999999.99 | Before Amt | 99999999.99 | After Amt | 99999999.99 |

| Sequence | RT | Account | Amount | Serial | Sequ In |
|----------------|----------|----------------|----------------|------------|---------|
| S Number | | | | Number | Bundle |
| - 007700000227 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000228 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000229 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000230 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000231 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000232 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |
| - 007700000233 | 12345678 | 12345678901234 | 999,999,999.99 | 1234567890 | 123456 |

CLEAR-END PF03-RETURN PF07-BACKWARD PF08-FORWARD PF09-AMT SEARCH

FIG. 33

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| IMCL | | Item Capture Research System | | | |
|--------------|--------------------------------------|--------------------------------------|----------|------------|------------------|
| Capture Site | | Cash Letter Bundle Detail | | | |
| MESSAGE | ATL | Select Item | | | |
| End Point | 99999999 | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | |
| C.L. Date | 19980102 | C.L. Time | HHMMSS | C.L. Amt | 9,999,999,999.99 |
| C.L. Bundles | 999999 | C.L. ABA | 99999999 | Due From | 99999999999999 |
| CCIF Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | | |
| C.L. Items | 999999 | Avail Code | 9 | Avail Date | 19980102 |
| Schedule | 999 | System Date | 19980102 | Entry | 9999 |
| Bundle Date | 19980102 | Bundle Time | HHMMSS | Bundle Amt | 999,999,999.99 |
| Pass Pocket | 99-99-99-99 | Pass | 99 | String | 9 Subset 999999 |

| | |
|-------------------------|------------------|
| Item Sequence Number | 007600000019 |
| Item Type | TRN |
| Item RT | 123456789 |
| Item Account | 9999999999999999 |
| Item Amount | 999,999,999.99 |
| Item Serial | 9999999999 |
| Item PC | 99 |
| Item Sequence In Bundle | 99999999999999 |
| Return | 99 |

CLEAR-END PF03-RETURN PF11-ALL ITEMS

FIG. 34

| IMCL | | Item Capture Research System | | | |
|-----------------------|--------------------------------------|--------------------------------------|------------------------------|------------------|----------------------|
| Capture Site | | Cash Letter All Item Detail | | | |
| MESSAGE | ATL | | | | |
| End Point | Select Item | | | | |
| | 999999999 | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | |
| | | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | | | |
| C.L. Date | 19980102 | C.L. Time | HHMMSS | C.L. Amt | 9,999,999,999,999.99 |
| C.L. Bundles | 999999 | C.L. ABA | 999999999 | Due From | 99999999999999 |
| CCIF Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | XXXXXXXXXXXXXXXXXXXX | | | |
| C.L. Items | 999999 | Avail Code | 9 | Avail Date | 19980102 |
| Schedule | 999 | System Date | 19980102 | Entry | 9999 |
| Bundle Date | 19980102 | Bundle Time | HHMMSS | Bundle Amt | 999,999,999.99 |
| Pass Pocket | 99-99-99-99 | Pass | 99 | String | 9 |
| Item Amt | 99999999.99 | Before Amt | 99999999.99 | After Amt | 99999999.99 |
| Entry Number | 9999 | String Type | 99 | Pass | 99 |
| Capture Date | 19980102 | Post Date | 19980102 | Batches In Entry | 999999 |
| Capture Cycle | 99 | Subset | 999999 | Items In Entry | 999999 |
| Tracer RT | 99999999 | Tracer Acct | 99999999999999 | CAS Type | 9999 |
| Block Number | 007600000008 | Block Amt | 99,999,999.99 | Block Items | 999999 |
| Batch Number | 007600000011 | Batch Amt | 99,999,999.99 | Batch Items | 999999 |
| PC | 123456 | CPU ID | 9999 | CPCS Type | 99 |
| User Byte | 99 | Pocket | 99 | | |
| Credit RT | 999999999 | Credit Acct | 99999999999999 | | |
| Credit Sequ | 99SS12345678 | Acct Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | | |
| CLEAR-END PF03-RETURN | | | | | |